

**Information to identify the case:**

Debtor 1	<b>William R. Adams</b>	Social Security number or ITIN	<b>xxx-xx-5667</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>WESTERN DISTRICT OF</b>	Date case filed in chapter	<b>13 10/12/18</b>
<b>PENNSYLVANIA</b>		Date case converted to chapter	<b>7 4/26/21</b>
Case number:	<b>18-11052-TPA</b>		

**Official Form 309B (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William R. Adams	
2. All other names used in the last 8 years		
3. Address	8593 Evergreen Trail Olmstead Twp, OH 44138	
4. Debtor's attorney Name and address	Rebeka Seelinger 4640 Wolf Road Erie, PA 16505	Contact phone 814-824-6670 Email: rebeka@seelingerlaw.com
5. Bankruptcy trustee Name and address	John C. Melaragno, Trustee 502 West 7th Street. Erie, PA 16502	Contact phone 814-459-5557 Email: johnm@mplegal.com

**For more information, see page 2 >**

Debtor **William R. Adams**

Case number **18-11052-TPA**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 4/26/21
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 18, 2021 at 08:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b>  The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/17/21</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>10. Creditors with a foreign address</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.  The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
William R. Adams  
Debtor

Case No. 18-11052-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Apr 26, 2021

User: agro  
Form ID: 309B

Page 1 of 5  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2021:

Recip ID	Recipient Name and Address
db	+ William R. Adams, 8593 Evergreen Trail, Olmstead Twp, OH 44138-4289
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
r	+ Patricia C. Duke, Howard Hanna Real Estate, 5458 Gardner Drive, Erie, PA 16509-3019
14929832	+ Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14935040	+ Brian E. Lantz, D.M.D. P.C., 850 Cherry Street, Waterford PA 16441-7804
14935038	+ Erie Water Works, 340 West Bayfront Parkway, Erie PA 16507-2004
14929852	+ LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630
14929853	+ Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
14929890	++ PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3, RED BANK NJ 07701-5688 address filed with court:, Penelec, 5404 Evans Rd, Erie, PA 16509
14940389	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14929855	+ Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
14929891	+ Penn State Fcu, 1937 N Atherton St, State College, PA 16803-1523
14929856	+ Penn State Federal Credit Union, 1937 N. Atherton St., State College, PA 16803-1523
14929858	+ Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14935036	UPMC Hamot, 2010 Lothrop Street, Pittsburgh PA 15213
14959271	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14959255	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14976210	+ Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
14966899	+ WebCollex LLC, c/o JD Receivables LLC, PO Box 382656, Germantown, TN 38183-2656

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rebeka@seelingerlaw.com	Apr 27 2021 02:17:00	Rebeka Seelinger, 4640 Wolf Road, Erie, PA 16505
tr	Email/Text: john.melaragno@txitrustee.com	Apr 27 2021 02:17:00	John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
smg	EDI: PENNDEPTREV	Apr 27 2021 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2021 02:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Apr 27 2021 02:19:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	EDI: ECMC.COM	Apr 27 2021 03:38:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14949786	EDI: BECKLEE.COM	Apr 27 2021 03:38:00	American Express National Bank, c/o Becket and

District/off: 0315-1

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			Lee LLP, PO Box 3001, Malvern PA 19355-0701
14929833	+ EDI: AMEREXPR.COM	Apr 27 2021 03:38:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14929834	+ EDI: TSYS2.COM	Apr 27 2021 03:38:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14929835	+ EDI: CAPITALONE.COM	Apr 27 2021 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14949783	EDI: BL-BECKET.COM	Apr 27 2021 03:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14929836	+ EDI: CITICORP.COM	Apr 27 2021 03:38:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14929837	+ EDI: CITICORP.COM	Apr 27 2021 03:38:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14929838	EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929839	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929840	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929842	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929843	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929844	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929841	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929845	EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929846	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929847	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929848	+ EDI: WFNNB.COM	Apr 27 2021 03:38:00	Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14963370	EDI: DIRECTV.COM	Apr 27 2021 03:38:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14933227	EDI: DISCOVER.COM	Apr 27 2021 03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14929849	+ EDI: DISCOVER.COM	Apr 27 2021 03:38:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15124923	EDI: ECMC.COM	Apr 27 2021 03:38:00	Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408
14948790	EDI: JEFFERSONCAP.COM	Apr 27 2021 03:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14929850	EDI: JEFFERSONCAP.COM	Apr 27 2021 03:38:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14929851	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 27 2021 02:17:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14957048	+ EDI: MID8.COM		

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		Apr 27 2021 03:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14935037	+ Email/Text: Bankruptcy@natfuel.com	Apr 27 2021 02:19:00	National Fuel, 1100 State Street, PO Box 2081, Erie PA 16512-2081
14960586	EDI: PRA.COM	Apr 27 2021 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14930640	+ EDI: PRA.COM	Apr 27 2021 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14929854	+ Email/Text: paparalegals@pandf.us	Apr 27 2021 02:19:00	Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14934547	EDI: PENNDEPTREV	Apr 27 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14934547	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2021 02:18:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14929857	+ EDI: PRA.COM	Apr 27 2021 03:38:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14964582	EDI: Q3G.COM	Apr 27 2021 03:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14964583	EDI: Q3G.COM	Apr 27 2021 03:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14946789	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 27 2021 02:19:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14935039	Email/Text: amieg@stcol.com	Apr 27 2021 02:18:00	State Collection Service, 2509 Stoughton Road, Madison WI 53716
14929859	+ EDI: RMSC.COM	Apr 27 2021 03:38:00	Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14967372	+ EDI: RMSC.COM	Apr 27 2021 03:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14929860	+ EDI: RMSC.COM	Apr 27 2021 03:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929861	+ EDI: RMSC.COM	Apr 27 2021 03:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929862	+ EDI: RMSC.COM	Apr 27 2021 03:38:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929863	+ EDI: RMSC.COM	Apr 27 2021 03:38:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929864	+ EDI: RMSC.COM	Apr 27 2021 03:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14967903	+ Email/Text: bncmail@w-legal.com	Apr 27 2021 02:19:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14929865	EDI: WTRRN BANK.COM	Apr 27 2021 03:38:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

TOTAL: 52

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-1

User: agro

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Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14929867	*+	Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14929868	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14929869	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14929870	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14929871	*+	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14929872	*+	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14929873	*	Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929874	*+	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929875	*+	Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929877	*+	Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929878	*+	Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929879	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929876	*+	Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14929880	*	Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14929881	*+	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929882	*+	Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929883	*+	Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14929884	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14929885	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14929886	*+	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14929887	*+	LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630
14929888	*+	Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
14929889	*+	Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
14929892	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14929893	*+	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14929894	*+	Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14929895	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929896	*+	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929897	*+	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929898	*+	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929899	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14929900	*	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440

TOTAL: 1 Undeliverable, 34 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com

John C. Melaragno, Trustee

District/off: 0315-1

User: agro

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johnm@mplegal.com

jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@titlexi.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger

on behalf of Debtor William R. Adams rebeka@seelingerlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 5